



Order Filed on January 30, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-2(c) DUANE MORRIS, LLP By: Ryan A. Gower Atty. ID: RG4645 30 South 17th Street Philadelphia, PA 19103 (215) 979-1586 Attorneys for Creditor: TD Bank, N.A.	
In Re:	
MARK RANUCCI and LISA RANUCCI,	

Case No.: 18-23067-MBK

Chapter 13

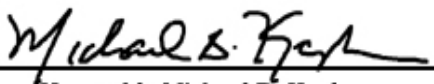
Judge: Hon. Chief Judge Michael B. Kaplan

Hearing Date: 12/13/2023

**CONSENT ORDER RESOLVING DEBTORS' MOTION TO DEEM TD BANK, N.A.'S  
MORTGAGE CURRENT AND AWARDED ATTORNEY'S FEES AND COSTS**

The relief set forth on the following pages, numbered (2) through two (2), is **ORDERED**.

**DATED: January 30, 2024**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtors: Mark Ranucci and Lisa Ranucci

Case No.: 18-23067-MBK

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This matter, having been opened to the Court upon the Motion of the Chapter 13 Debtors, Mark Ranucci and Lisa Ranucci (the “Debtors”), by and through their counsel Norgaard O’Boyle & Hannon, by way of a Motion for an Order (I) Deeming TD Bank, N.A.’s Mortgage Current; (II) Awarding Fees and Costs; (III) Imposing Sanctions Against TD Bank, N.A. for Violation of the Post-Discharge Injunction; and (IV) Granting Related Relief (the “Motion”), and TD Bank, N.A.,

For good cause shown, it is **ORDERED** that the Debtors’ Motion is resolved, subject to the following conditions:

1. The Debtors’ second mortgage on their residence, held by TD Bank, N.A. shall and is hereby deemed current through and including the October 22, 2023 payment. Any payments made by the Debtors after October 22, 2023 shall be applied to mortgage payments due and owing after October 22, 2023;
2. TD Bank, N.A. shall make the appropriate account adjustments in order to comply with this Order within thirty (30) days;
3. TD Bank, N.A. shall submit universal data forms to the credit reporting agencies to which it reports to reflect that the account has been paid through the October 22, 2023 payment, or through which payment may have otherwise been paid at the time of submission, within 30 days of the entry of this Order; and
4. TD Bank, N.A. shall pay the attorney’s fees and costs incurred by the Debtors relating to the Motion and related Motion to Reopen the Chapter 13 Case in the amount of \$2,025.00 within 30 days of entry of this Order; and.

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Debtors: Mark Ranucci and Lisa Ranucci

Case No.: 18-23067-MBK

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5. The subject Chapter 13 case shall be closed upon entry of this Consent Order  
resolving the Debtors' Motion.

In re:  
Mark Ranucci  
Lisa Ranucci  
Debtors

Case No. 18-23067-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jan 30, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Mark Ranucci, Lisa Ranucci, 611 Grassmere Avenue, Interlaken, NJ 07712-4316

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Brian Gregory Hannon	on behalf of Debtor Mark Ranucci bhannon@norgaardfirm.com amartinez@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;hannon.briang.b124931@notify.bestcase.com
Brian Gregory Hannon	on behalf of Joint Debtor Lisa Ranucci bhannon@norgaardfirm.com amartinez@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;hannon.briang.b124931@notify.bestcase.com

District/off: 0312-3

User: admin

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Date Rcvd: Jan 30, 2024

Form ID: pdf903

Total Noticed: 1

Denise E. Carlon

on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Gavin Stewart

on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com

Kevin Gordon McDonald

on behalf of Creditor VW Credit Leasing Ltd kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Philip A Kahn

on behalf of Loss Mitigation JP Morgan Chase pkahn@feinsuch.com

R. A. Lebron

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR WAMU MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2003-S13 bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION AS SERVICER FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR WASHINGTON MUTUAL MSC MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2003-S13 bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ON BEHALF OF CERTIFICATEHOLDERS OF THE WAMU MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2003-S13 bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor SELECT PORTFOLIO SERVICING INC as servicer for U.S. BANK NATIONAL ASSOCIATION ON BEHALF OF CERTIFICATEHOLDERS OF THE WAMU MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-S13 bankruptcy@fskslaw.com

Richard Gerbino

on behalf of Creditor TD Bank N.A. a/k/a TD Banknorth, N.A. rgerbino@schillerknapp.com, lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com

Richard James Tracy, III

on behalf of Creditor TD Bank N.A. richard.tracy.iii@gmail.com, tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com

Ryan A. Gower

on behalf of Creditor TD Bank N.A. rgower@duanemorris.com, jalowe@duanemorris.com

Tammy L. Terrell

on behalf of Creditor SELECT PORTFOLIO SERVICING INC as servicer for U.S. BANK NATIONAL ASSOCIATION ON BEHALF OF CERTIFICATEHOLDERS OF THE WAMU MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-S13 bankruptcy@fskslaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 18